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Credit Card Glossary: Terms and Definitions

Confused by credit card terms? CreditCards.com's glossary of credit card definitions will help. From account holder to Regulation Z, we have defined the most-common and most-confusing credit card terms.

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Re-aging, or re-age

Re-aging is a term that involves unpaid debt. If a consumer makes a payment, no matter how small, or even makes a verbal commitment to pay, on a debt that has exceeded or is approaching the end of the statute of limitations, the debt may be re-aged. Re-aging a debt means the clock starts anew on the statute of limitations, extending the time that a creditor may use the courts to collect that debt. Consumer advocates now advise debtors not to acknowledge old debts or debts they don't recognize as their own to avoid inadvertently re-aging the debt, and resetting the clock on the statute of limitations. On rare occasions, a consumer might want to re-age a debt. For example, you may negotiate a deal with a lender to re-age a debt in exchange for removing late payment and/or collection activity from your credit record, which would improve your credit score.



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account will simply be listed as “paid on time” for the current month and going forward, as long as payments continue to be made on time.

Tip: If you enroll in a Debt Management Plan (DMP) with a credit counseling agency, many creditors will re-age your delinquent accounts after make three monthly on-time payments. This is a time when re-aging delinquent accounts can be helpful for your credit scores. If you go this route it's a good idea to ask your counselor whether your creditors re-age accounts.

Negative Re-Aging

Negative re-aging debt on a [credit report](#) is changing the delinquency status of an account to fool the [credit bureaus](#) into thinking it's more recent than it really is. Negative re-aging is illegal and, if it occurs, you are in violation of the Fair Credit Reporting Act. Some collectors do this intentionally and some do it accidentally. Regardless, you need to make sure that the collection doesn't stay on your credit files any longer than allowed by law.

How long is that? Collection accounts may be reported for seven and half years from the date you first fell behind with the original creditor. That's true regardless of whether the account is paid, unpaid or settled in the meantime. If a collection agency re-ages the original date of delinquency, it is likely breaking the law, and the consumer should contact the Consumer Financial Protection Bureau and/or a consumer law attorney.

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